

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

EDGAR ORLANDO LOPEZ  
LILIANA LOPEZ  
Debtor(s)

Case No. 18-14714-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2018.
- 2) The plan was confirmed on 11/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/11/2022.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,666.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,824.00
Less amount refunded to debtor	\$450.80

**NET RECEIPTS: \$29,373.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,790.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,582.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$6,372.54**

Attorney fees paid and disclosed by debtor: \$1,410.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA	Unsecured	4,207.00	4,207.00	4,207.00	0.00	0.00
CARRINGTON MORTGAGE SERVICES	Secured	NA	20,727.60	20,727.60	5,797.57	0.00
CARRINGTON MORTGAGE SERVICES	Secured	232,514.00	235,970.59	19,483.09	17,203.09	0.00
CITIBANK NA	Unsecured	5,220.00	5,220.76	5,220.76	0.00	0.00
CITIBANK NA	Unsecured	2,588.00	2,677.62	2,677.62	0.00	0.00
CITIBANK NA	Unsecured	1,047.00	1,047.64	1,047.64	0.00	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	1,101.00	1,101.96	1,101.96	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	5,272.00	4,134.01	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	716.00	760.23	760.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,588.00	1,588.54	1,588.54	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,134.00	1,187.33	1,187.33	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,138.00	1,138.75	1,138.75	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,206.00	2,284.19	2,284.19	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	2,175.00	2,175.15	2,175.15	0.00	0.00
REMEX INC	Unsecured	330.00	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	1,101.00	NA	NA	0.00	0.00
SPECTRUM BILLING SERVICES	Unsecured	169.00	169.15	169.15	0.00	0.00
SYNCB/AMER EAGLE	Unsecured	338.00	NA	NA	0.00	0.00
SYNCB/GAPDC	Unsecured	289.00	NA	NA	0.00	0.00
SYNCB/TJX	Unsecured	627.00	NA	NA	0.00	0.00
SYNCB/TOYSRUS	Unsecured	396.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	484.00	484.10	484.10	0.00	0.00
WELLS FARGO	Unsecured	2,001.00	520.30	520.30	0.00	0.00
WELLS FARGO	Secured	NA	1,480.93	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$40,210.69	\$23,000.66	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$40,210.69</b>	<b>\$23,000.66</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,562.72</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,372.54</u>	
Disbursements to Creditors	<u>\$23,000.66</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$29,373.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2022

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.